

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michale Owen Harr  
Shannon Michele Harr

Case No.: 1-18-05170HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name: Midfirst Bank  
Court Claim Number: 08  
Last Four of Loan Number: 1866  
Property Address if applicable: 6260 Edenville Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$3,651.54
b.	Prepetition arrearages paid by the trustee:	\$3,651.54
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$3,651.54

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: September 26, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michale Owen Harr  
Shannon Michele Harr

Case No.: 1-18-05170HWV

Chapter 13  
**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on September 26, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Paul Murphy-Ahles Esquire  
Dethlefs, Pykosh & Murphy  
2132 Market St.  
Camp Hill PA 17011

**Served by First Class Mail**

Midfirst Bank  
999 NW Grand Blvd Suite 100  
Oklahoma City OK 73118

Michale Owen Harr  
Shannon Michele Harr  
4093 Sycamore Grove Rd  
Chambersburg PA 17202

I certify under penalty of perjury that the foregoing is true and correct.

Date: September 26, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-05170      MICHALE OWEN HARR

MIDFIRST BANK  
BANKRUPTCY DEPARTMENT  
999 NW GRAND BOULEVARD,  
OKLAHOMA CITY, OK 73102

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Acct No: 6260 Edenville - PRE-ARREAR

ARREARS - 6260 EDENVILLE RD

Amt Sched:	\$165,058.00	Debt:	\$3,651.54	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,651.54	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						Disb	Desctrp	

## 5200 MIDFIRST BANK

520-0	MIDFIRST BANK	09/19/2023	2028874	\$55.97	\$0.00	\$55.97		
520-0	MIDFIRST BANK	08/09/2023	2027856	\$86.09	\$0.00	\$86.09	08/31/2023	
520-0	MIDFIRST BANK	07/11/2023	2026881	\$86.09	\$0.00	\$86.09	07/26/2023	
520-0	MIDFIRST BANK	06/13/2023	2025964	\$82.72	\$0.00	\$82.72	07/20/2023	
520-0	MIDFIRST BANK	05/16/2023	2025015	\$82.71	\$0.00	\$82.71	06/12/2023	
520-0	MIDFIRST BANK	04/18/2023	2023997	\$82.72	\$0.00	\$82.72	05/02/2023	
520-0	MIDFIRST BANK	03/15/2023	2022979	\$82.71	\$0.00	\$82.71	04/06/2023	
520-0	MIDFIRST BANK	02/15/2023	2021970	\$124.07	\$0.00	\$124.07	03/16/2023	
520-0	MIDFIRST BANK	01/18/2023	2020964	\$82.72	\$0.00	\$82.72	03/13/2023	
520-0	MIDFIRST BANK	12/13/2022	2019970	\$82.71	\$0.00	\$82.71	12/22/2022	
520-0	MIDFIRST BANK	11/16/2022	2019016	\$82.72	\$0.00	\$82.72	12/08/2022	
520-0	MIDFIRST BANK	10/18/2022	2017970	\$87.25	\$0.00	\$87.25	10/27/2022	
520-0	MIDFIRST BANK	09/13/2022	2016922	\$87.25	\$0.00	\$87.25	09/22/2022	
520-0	MIDFIRST BANK	08/17/2022	2015894	\$130.88	\$0.00	\$130.88	08/25/2022	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	MIDFIRST BANK		07/13/2022	2014833	\$81.20	\$0.00	\$81.20	07/25/2022
520-0	MIDFIRST BANK		06/14/2022	2013872	\$81.20	\$0.00	\$81.20	06/27/2022
520-0	MIDFIRST BANK		05/17/2022	2012830	\$121.80	\$0.00	\$121.80	05/26/2022
520-0	MIDFIRST BANK		04/12/2022	2011758	\$81.20	\$0.00	\$81.20	04/25/2022
520-0	MIDFIRST BANK		03/16/2022	2010741	\$81.20	\$0.00	\$81.20	03/24/2022
520-0	MIDFIRST BANK		02/16/2022	2009763	\$81.21	\$0.00	\$81.21	03/02/2022
520-0	MIDFIRST BANK		01/19/2022	2008777	\$81.20	\$0.00	\$81.20	02/01/2022
520-0	MIDFIRST BANK		12/15/2021	2007773	\$81.20	\$0.00	\$81.20	12/23/2021
520-0	MIDFIRST BANK		11/16/2021	2006748	\$81.20	\$0.00	\$81.20	11/24/2021
520-0	MIDFIRST BANK		10/14/2021	2005715	\$83.61	\$0.00	\$83.61	10/20/2021
520-0	MIDFIRST BANK		09/14/2021	2004674	\$83.60	\$0.00	\$83.60	09/22/2021
520-0	MIDFIRST BANK		08/18/2021	2003662	\$125.40	\$0.00	\$125.40	09/01/2021
520-0	MIDFIRST BANK		07/14/2021	2002598	\$83.60	\$0.00	\$83.60	07/30/2021
520-0	MIDFIRST BANK		06/16/2021	2001621	\$125.40	\$0.00	\$125.40	06/23/2021
520-0	MIDFIRST BANK		05/18/2021	2000606	\$40.48	\$0.00	\$40.48	06/07/2021
520-0	MIDFIRST BANK		04/15/2021	1229232	\$121.40	\$0.00	\$121.40	04/22/2021
520-0	MIDFIRST BANK		03/17/2021	1228210	\$40.47	\$0.00	\$40.47	03/25/2021
520-0	MIDFIRST BANK		02/17/2021	1227202	\$121.40	\$0.00	\$121.40	02/25/2021
520-0	MIDFIRST BANK		01/19/2021	1226176	\$80.94	\$0.00	\$80.94	02/03/2021
520-0	MIDFIRST BANK		12/10/2020	1224389	\$121.40	\$0.00	\$121.40	12/31/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	MIDFIRST BANK		11/03/2020	1223464	\$40.47	\$0.00	\$40.47	11/16/2020
520-0	MIDFIRST BANK		10/15/2020	1222623	\$80.04	\$0.00	\$80.04	10/27/2020
520-0	MIDFIRST BANK		09/17/2020	1221600	\$120.08	\$0.00	\$120.08	10/05/2020
520-0	MIDFIRST BANK		08/12/2020	1220549	\$80.04	\$0.00	\$80.04	08/31/2020
520-0	MIDFIRST BANK		07/07/2020	1219504	\$120.07	\$0.00	\$120.07	07/24/2020
520-0	MIDFIRST BANK		06/02/2020	1218478	\$80.05	\$0.00	\$80.05	06/16/2020
520-0	MIDFIRST BANK		05/06/2020	1217516	\$40.02	\$0.00	\$40.02	05/21/2020
520-0	MIDFIRST BANK		04/14/2020	1216463	\$55.05	\$0.00	\$55.05	05/01/2020
Sub-totals:						\$3,651.54	\$0.00	\$3,651.54
Grand Total:						\$3,651.54	\$0.00	